Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Official Form 1 (10/06) West Group, Rochester, NY Page 1 of 42 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) McBride, Georgeanne, S All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 7811 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 3301 Lyons Street Evanston IL ZIPCODE ZIPCODE 60203 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2 million. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5,001-10.001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50,000 100,000 100,000 Ď

\$10,000 to

\$100,000

\$50,000 to

\$100,000

X

Estimated

Estimated

Liabilities

Assets

\$0 to

\$10,000

\$0 to

\$50,000

\$100,001 to

\$1 million

\$100,001 to

\$1 million

\$1 million to

\$100 million

\$1 million to

\$100 million

Over

\$100 million

More than

\$100 million

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Official Form 1 (10/06) West Group, Rochester, NY Document Page 2 of 42 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Georgeanne S McBride (If more than two, attach additional sheet) All Prior Bankruptcy Cases Filed Within Last 8 Years Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). 8/3/2007 /s/ Paul M. Bach Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Georgeanne S McBride
	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
11 U.S.C. §342(b) request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Georgeanne S McBride	- _X
Signature of Debtor X	(Signature of Foreign Representative)
Signature of Joint Debtor	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	8/3/2007
8/3/2007	(Date)
Date	_
Signature of Attorney X /s/ Paul M. Bach Signature of Attorney for Debtor(s) Paul M. Bach 06209530 Printed Name of Attorney for Debtor(s) Bach Law Offices Firm Name 1955 Shermer Road Address Suite 150	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Northbrook IL 60062	Printed Name and title, if any, of Bankruptcy Petition Preparer
847-564-0808 Telephone Number 8/3/2007 Date	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
declare under penalty of perjury that the information provided in his petition is true and correct, and that I have been authorized to ile this petition on behalf of the debtor.	x
The debtor requests the relief in accordance with the chapter of title 1, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
X Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
	not an individual.
Printed Name of Authorized Individual	not an individual.

Timed Name of Authorized Individual

Title of Authorized Individual

8/3/2007

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

N FE Georgeanne S McBride	Case No. Chapter 7
Debtor(s)	_

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

• • • • • • • • • • • • • • • • • • • •
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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☐ [Must be accor	npanied by a motion for determination by Incapacity. (Defined in 11 U.S so as to be incapable of realizing and Disability. (Defined in 11 U.S	y the court.] S.C. § 109 (h)(4) as impaire making rational decisions w .C. § 109 (h)(4) as physica edit counseling briefing in p	se of: [Check the applicable statement] ed by reason of mental illness or mental defice with respect to financial responsibilities.); ely impaired to the extent of being unable, after werson, by telephone, or through the Internet.)	er
	5. The United States trustee or bankru 109(h) does not apply in this district.		ermined that the credit counseling requirement to the credit counseling requirement to the counseling requirement.	nt
Signature of [•		

FORM B6A (10/05) West Group, Rochester, NY
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No continuation sheets attached

Filed 09/12/07 Document

Entered 09/12/07 20:12:11 Desc Main Page 6 of 42

In re Georgeanne S McBride	/ Debtor	Case No	
			(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husban Wif Joi Communit	eW	Deducting any	Amount of Secured Claim
None	_			None
		-		

TOTAL \$

(Report also on Summary of Schedules.)

0.00

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In re <i>Georgeann</i>	e S	McBride
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/ Debto	r
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Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

N o n	Description and Location of Property	HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
			\$ 20.00
			\$ 1,000.00
X			\$ 1,000.00
			\$ 200.00
			\$ 1,000.00
	——————————————————————————————————————		\$ 300.00
x			
X			
X			
X			
	x x	Cash on Hand Location: In debtor's possession Bank One Chase Location: In debtor's possession X Household Goods Location: In debtor's possession Books and Pictures Location: In debtor's possession Wearing Apparel Location: In debtor's possession Jewerly Location: In debtor's possession X X	On Relation: In debtor's possession Bank One Chase Location: In debtor's possession X Household Goods Location: In debtor's possession Books and Pictures Location: In debtor's possession Wearing Apparel Location: In debtor's possession Jewerly Location: In debtor's possession X X X

FORM B6B (10/05) w Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 8 of 42

ln re	Georgeanne	s	McBride
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/	Debtor
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Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sneet)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n	Hus	bandH WifeV JointJ	in Property Without Deducting any
	е	Comm	unityC	Evenntion
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X	·		
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other		1991 Chevy Malibu		\$ 2,000.00
vehicles.		Location: In debtor's possession		
		2004 Honda Civic Hybrid Location: In debtor's possession		\$ 12,500.00
26. Boats, motors, and accessories.	X			

FORM B6B (10/05) Wespseup 77-16620	Doc 1	Filed 09/12/07	Entered 09/12/07 20:12:11	Desc Main
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In re <i>Georgeanne</i>	\boldsymbol{s}	McBride
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/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

_			(Continuation Orices)			
	Type of Property	N o	Description and Location of Property	Uushand	_	Current Value of Debtor's Interest, in Property Without
		n e		Husband- Wife- Joint- ommunity-	W J	Deducting any Secured Claim or Exemption
2	7. Aircraft and accessories.	X				
2	8. Office equipment, furnishings, and supplies.		Computer Location: In debtor's possession			\$ 700.00
2	Machinery, fixtures, equipment and supplies used in business.	x				
3	0. Inventory.	X				
3	1. Animals.	x				
3	Crops - growing or harvested. Give particulars.	X				
3	3. Farming equipment and implements.	X				
3	4. Farm supplies, chemicals, and feed.	x				
3	5. Other personal property of any kind not already listed. Itemize.	X				

FORM B6C (10/05) w Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 10 of 42

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Georgeanne S McBride	/ Debtor	Case No.	
			(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2):

☑ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on Hand	10 U.S.C. § 1035(d)	\$ 20.00	\$ 20.00
Bank One Chase	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Household Goods	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Books and Pictures	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 1,000.00	\$ 1,000.00
Jewerly	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
1991 Chevy Malibu	735 ILCS 5/12-1001(c)	\$ 2,400.00	\$ 2,000.00
Computer	735 ILCS 5/12-1001(b)	\$ 700.00	\$ 700.00

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 11 of 42

Official Form 6D (10/06) West Group, Rochester, NY

In re Georgeanne S McBride	, Case No.	
Debtor(s)	_	(if known

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	H- W- J-	rate Claim was Incurred, Nature f Lien, and Description and Market alue of Property Subject to Lien -HusbandWife Joint -Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 9939		Ī					\$ 15,675.00	\$ 3,175.00
Creditor # : 1 Captial One Finance 3901 Dallas pkwy Plano TX 75093			2004 Honda Civic Hybrid					
			Value: \$ 12,500.00					
Account No:			Value:					
Account No:			Value:					
No continuation about attached		<u> </u>			Ш			
No continuation sheets attached			Su (Total o		tal s pa		\$ 15,675.00	\$ 3,175.00
			(Use only o	T	otal	\$	\$ 15,675.00	
							(Report also on Summary of	ii applicable, report also off

Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Filed 09/12/07 Document

Page 12 of 42

Entered 09/12/07 20:12:11 Desc Main

In re Georgeanne S McBride

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the

mari cont	opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 13 of 42

Official Form 6F (10/06) West Group, Rochester, NY

In re_Georgeanne S McBride	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so StateHusbandWife -Joint -Community	Contingent		uniiquidated	Disputed	Amount of Claim
Account No: 9043 Creditor # : 1 AAM, INC 330 Georgetown square Suite 104 Wood Dale IL 60191								\$ 793.94
Account No: 1079 Creditor # : 2 AAM, INC 330 Georgetown Square Suite 104 Wood Dale IL 60191								\$ 1,495.78
Account No: Creditor # : 3 Advanced America 1500 South Lake Street Miundelein IL 60060								\$ 938.25
Account No: 0752 Creditor # : 4 Arrow Medical Services 210A East University Ave CHAmpaign IL 61820			Medical Bills					\$ 380.00
7 continuation sheets attached	 	-1	1	Sul	otot To		· -	\$ 3,607.97

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 14 of 42

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Georgeanne S McBride	,	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	S V	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so StateHusbandWifeJointCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 469`		• •				\$ 3,933.42
Creditor # : 5 Bureau Collection Recovery,INC PO Box 9001 Minnetonka MN 55345						
Account No: 5330						\$ 100.00
Creditor # : 6 Carla Foundation Hospital 611 West Park Street Urbana IL 61801		Medical Bills				,
Account No: 2984						\$ 2,915.00
Creditor # : 7 Carle Clinic Association PO Box 6002 Urbana IL 61803		Medical Bills				, =,,=====
Account No: 1446						\$ 100.00
Creditor # : 8 Carle Foundation Hospital 611 West Park Street Urbana IL 61801		Medical Bills				,
Account No:						\$ 0.00
Creditor # : 9 Chex Systems Attn Consumer Relations 7805 Hudson Rd Ste 100 Woodbury MN 55125		Notice				¥ 0.00
Account No: geo0						\$ 80.00
Creditor # : 10 Drs, Berman, Morgan. Siddiqui 9669 N Kenton # 404 Skokie IL 60202		Medical Bills				
Sheet No. 1 of 7 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched to	Schedule of (Use only on last page of the completed Schedule F. Report also on St		Tota	ıl \$	\$ 7,128.42

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 15 of 42

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Georgeanne S McBride	,	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	۷۷-۰ پر	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6AAD							\$ 291.00
Creditor # : 11 ENH Medical Group/EHNN Pathol 723 Monroe Evanston IL 60202			Medical Bills				
Account No:						-	\$ 0.00
Creditor # : 12 Equifax Information Service PO Box 740256 Atlanta GA 30374			Notice				* ****
Account No:							\$ 0.00
Creditor # : 13 Experian PO Box 2002 Allen TX 75013			Notice				* ****
Account No: 4583							\$ 21.95
Creditor # : 14 FIrst Revenue Assurance PO Box 320 Albuqueque NM 87110			Medical Bills				Ψ 21.33
Account No:							\$ 312.00
Creditor # : 15 GEMN/JCP PO Box 9841000 El Paso TX 79998			Credit Card Purchases				Ψ 312.00
Account No: 7811							\$ 3,500.00
Creditor # : 16 Internal Revenue Service Po Box 21126 PHIladelphia PA 19114							·
Sheet No. 2 of 7 continuation sheets atta	ached	to S	chedule of	Subt	ota	ıl \$	\$ 4,124.95
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Su and, if applicable, on the Statistical Summary of Certain Liabilities	mmary of S	ched		

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 16 of 42

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In	rΔ	Georgeanne	S	McBride	
- 111	←	Georgeanne	S	MCDIIde	

Debtor(s)

Case No.__

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sneet)				
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Dobtor.	-W ر J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7811			•	•	•		
Representing: Internal Revenue Service			Internal Revenue Services Mail Stop 5010 CHU 230 S. Dearborn Street Chicago IL 60604				
Account No: 7811							
Representing: Internal Revenue Service			Associate Area Counsel, SB/SE 200 West Adams Street Suite 2300 Chicago IL 60606				
Account No: 4746							\$ 726.31
Creditor # : 17 LTD Financial Services, PL 7322 Southwest Freeway Suite 1600 Houston TX 77074							¥ 1-313-
Account No: 3427						1	\$ 3,760.00
Creditor # : 18 LVNV PO Box 740281 Huston TX 77274			Credit Card Purchases				, ,
Account No: 598							\$ 133.00
Creditor # : 19 MRSI 3 Excutive Campus Cherry Hill NJ 08002			Medical Bills				,
Account No: 596							\$ 392.00
Creditor # : 20 MRSI 3 Excutive Campus Cherry Hill NJ 08002			Medical Bills				
Sheet No. 3 of 7 continuation sheets at	tached	to S	chedule of	Sub	tota	I \$	\$ 5,011.31
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Suand, if applicable, on the Statistical Summary of Certain Liabiliti	ımmary of S		ules	

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 17 of 42

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Georgeanne S McBride	,	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Dobtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:							\$ 477.35
Creditor # : 21 NCI 3601 Algonquin Rd Suite 232 Rolling Meadows ILL 60008			Medical Bills				
Account No: L846							\$ 728.68
Creditor # : 22 NCO Financial Systems PO box 15894 Wilmington DE 1985-5894							
Account No: 9417		+					\$ 100.00
Creditor # : 23 Northwest Community Hospital PO Box 95698 Chicago IL 60694			Medical Bills				
Account No: 7027							\$ 150.00
Creditor # : 24 Northwest Community Hospital PO Box 95698 Chicago IL 60694			Medical Bills				7 233.00
Account No: 9417	_	+		-		-	\$ 568.00
Account No: 9417 Creditor # : 25 Northwest Radiology Associates 520 e 22nd St LOmbard IL 60148			Medical Bills				Ş 366.00
Account No: 7027	_	+		-		-	\$ 940.00
Account No: 7027 Creditor # : 26 OSI Collection Service PO Box 959 Brookfield WI 53008			Medical Bills				φ 340.00
Sheet No. 4 of 7 continuation sheets attack	ched	to S	chedule of	Subt	ota	I \$	\$ 2,964.03
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S		ules	

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 18 of 42

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_	Georgeanne S McBride	_ ,	Case No.	
	D - I-4/ - \			

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

				Unliquidated	Disputed	
						\$ 380.00
		Medical Bills				
-	-					\$ 394.60
						Ç 354.00
						\$ 0.00
		Medical Bills				,
1						\$ 153.00
		Medical Bills				
-	-		-			\$ 2,820.00
		Credit Card Purchases				Ų 2,020.00
-						\$ 486.00
		Medical Bills				
ed t	o So	(Use only on last page of the completed Schedule F. Report also on Summa	y of S	Γota ched	al \$ ules	\$ 4,233.60
	ned t	ed to Sc	Medical Bills Credit Card Purchases Medical Bills Medical Bills (Use only on last page of the completed Schedule F. Report also on Summar	Medical Bills Credit Card Purchases Medical Bills Medical Bills (Use only on last page of the completed Schedule F. Report also on Summary of Summary	Medical Bills Credit Card Purchases Medical Bills Medical Bills It is a subtota to Schedule of Subtota to Subtota to Schedule F. Report also on Summary of Schedule F. Report also on Summary on Schedule F. Report also on Summary of Schedule F. Report also o	Medical Bills Credit Card Purchases Medical Bills

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 19 of 42

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Georgeanne S McBride	,	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7811 Creditor # : 33 State of Illinois Internal Revenue Service	_ 	İ		I	ĺ		\$ 100.00
PO Box 21126 PHIladelphia PA 19114							
Account No: 7811							
Representing: State of Illinois			Internal Revenue Services Mail Stop 5010 CHI 230 S. Dearborn Street Chicago IL 60604				
Account No: 7811							
Representing: State of Illinois			Associate Area Counsel, SB/SE 200 West Adams Street Suite 2300 Chicago IL 60606				
Account No: 38 Creditor # : 34 Torres Credit SRV 27 Fairview St CARlisle OA 17015							\$ 148.00
Account No:							\$ 0.00
Creditor # : 35 Transunion PO Box 2000 Chester PA 19022							
Account No: 0168 Creditor # : 36 Unicare PO Box 4458 Chicago IL 60680			Medical Bills				\$ 9,570.61
Sheet No. 6 of 7 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	 ched t	 to So	chedule of (Use only on last page of the completed Schedule F. Report also on Su		Γota	al\$	\$ 9,818.61

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 20 of 42

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

nre Georgeanne S McBride	, Case No.	
Debtor(s)	_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 7494 Creditor #: 37 Village Of Arlington Heights PO Box 95349 Palatine IL 60095 Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. #HHusband WWife JJoint CCommunity \$ 600.00
CCommunity
CCommunity
CCommunity
Account No: 7494 \$ 600.00 Creditor # : 37 Village Of Arlington Heights PO Box 95349 \$
Creditor # : 37 Village Of Arlington Heights PO Box 95349
Village Of Arlington Heights PO Box 95349
Palatine IL 60095
Account No:
ACCOUNT NO.
Account No:
ACCOUNT NO.
A copyright No.
Account No:
Account No:
Account No:
Sheet No. 7 of 7 continuation sheets attached to Schedule of Subtotal \$ \$ 600.00
Creditors Holding Unsecured Nonpriority Claims Total \$ (Use only on last page of the completed Schedule F. Report also on Summary of Schedules \$ 37,488.89
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

FORM BGG (10/05) WCASE 07-16620	Doc 1	Filed 09/12/07	Entered 09/12/07 20:12:11	Desc Main
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nre Georgeanne S McBride	/ Debtor	Case No.	
		•	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

 $\hfill \square$ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Debbie Kraft 3301 Lyons Streer Evanston IL 60203	Contract Type: LESSEE Terms: Beginning date: Debtor's Interest: Description: Lease Ends 9/15/07 For \$625 Month Buyout Option:

ORM B6H (10/05) WCASE D7-16620	Doc 1	Filed 09/12/07	Entered 09/12/07 20:12:11	Desc Main
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nre Georgeanne S McBride	/ Debtor	Case No.	
			(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

Official Form 61 (10/06) West Group, Rochester, NDoc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 23 of 42

In re Georgeanne S McBride	, Case No	
Debtor(s)		(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

unless the spouses are se	eparated and a joint petition is not filed. Do not state the name of any mi	nor child.					
Debtor's Marital	DEPENDENTS OF D	EBTOR AND S	BTOR AND SPOUSE				
Status: <i>Single</i>	KEEATIONOIII (6).		AGE(S):				
EMPLOYMENT:	DEBTOR		SPO	USE			
Occupation	Teacher-on-Disability						
Name of Employer	Special Education Dist Of Lake						
How Long Employed	6 Years						
Address of Employer	z						
	Gages Lake ILLinois xx						
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)	I	DEBTOR		SPOUSE		
, ,	alary, and commissions (pro rate if not paid monthly)	\$	1,691.48	*	0.00		
 Estimate Monthly Overting SUBTOTAL 	ne	\$ \$	0.00 1,691.48	т	0.00		
4. LESS PAYROLL DEDUC	CTIONS	<u>ι Ψ</u>	1,001.40	Ψ	0.00		
a. Payroll Taxes and S	ocial Security	\$	0.00		0.00		
b. Insurance		\$ \$	159.06	I	0.00		
c. Union Dues d. Other (Specify):		\$ \$	0.00 0.00	*	0.00 0.00		
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	159.06	\$	0.00		
6. TOTAL NET MONTHLY		\$	1,532.42	\$	0.00		
	eration of business or profession or farm (attach detailed statement)		0.00		0.00		
8. Income from Real Prope	, , , , , , , , , , , , , , , , , , , ,	\$	0.00	\$	0.00		
Interest and dividends		\$ \$ \$ \$	0.00		0.00		
Alimony, maintenance of dependents listed above	or support payments payable to the debtor for the debtor's use or that .	\$	0.00	\$	0.00		
11. Social Security or gove	rnment assistance	_		_			
Specify:		\$ \$	0.00	т	0.00		
12. Pension or retirement i	ncome	Ф	0.00	Ф	0.00		
13. Other monthly income Specify:		\$	0.00	\$	0.00		
14. SUBTOTAL OF LINES	7 THPOLICH 13	\$	0.00	\$	0.00		
		\$	1,532.42	\$	0.00		
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14) MONTHLY INCOME: (Combine column totals	*					
	only one debtor repeat total reported on line 15)	<u> </u>	\$		2.42		
		, ,	ort also on Summary of So istical Summary of Certair				
17 Describe any incress	se or decrease in income reasonably anticipated to occur within the yea	r following the fi	ling of this document:				

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this documer

In re Georgeanne S McBride	•	Case No.	
Debtor(s)		(if know	1)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No \boxtimes b. Is property insurance included? \times Yes No 2. Utilities: a. Electricity and heating fuel b. Water and sewer 27.42 \$ c. Telephone 50.00 .\$. d Other 0.00 \$ Other0.00 Other \$ 3. Home maintenance (repairs and upkeep) 100.00 4. Food \$ 5. Clothing \$ 100.00 30.00 6. Laundry and dry cleaning 7. Medical and dental expenses \$ 45.00 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) \$ b. Life \$ 0.00 c. Health 40.00 d Auto e Other 0.00 \$ Other 12. Taxes (not deducted from wages or included in home mortgage) \$ 0.00 (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 415.00 0.00 b. Other: \$ c. Other: \$..... 0.00 d. Other: 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$. 0.00 17. Other: \$ 0.00 \$.... 0.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules \$ 1,532.42 and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I 1,532.42 \$ 1,532.42 b. Average monthly expenses from Line 18 above \$ 0.00 c. Monthly net income (a. minus b.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Georgeanne S McBride	Case No.				
		Chapter	7		
	/ Debtor				

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 18,720.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 15,675.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 37,488.89	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,532.42
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,532.42
тот	AL	19	\$ 18,720.00	\$ 53,163.89	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Georgeanne S McBride	Case No.
	Chapter 7
	/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,532.42
Average Expenses (from Schedule J, Line 18)	\$ 1,532.42
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1,691.48

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,175.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 37,488.89
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 40,663.89

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In re Georgeanne S McBride	Case No.
Dehtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the fore correct to the best of my knowledge, information and believes	ing summary and schedules, consisting of sheets, and that they are true and
Date: <u>8/3/2007</u> Sig	ture /s/ Georgeanne S McBride Georgeanne S McBride

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Georgeanne S McBride

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$11103.24 Employment

Last Year: \$23630 Year before: \$22172

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

3. Payments to creditors

Complete a. or b., as appropriate, and c.

Form 7 (10/05) Wesser 0.77 16620 NY Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Page 29 of 42 Document

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF		AMOUNT
	DAVMENTO	AMOUNT DAID	CTILL OWIN

STILL OWING PAYMENIS AMOUNT PAID

Creditor: Debbie Kraft \$600*3 830

Address:

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE.

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATE OF REPOSSESSION FORECLOSURE SALE,

OF CREDITOR OR SELLER TRANSFER OR RETURN **DESCRIPTION AND VALUE OF PROPERTY**

Name: Captial One Auto Finance

Address:

NAME AND ADDRESS

Description: 2004 Honda Civic Hybird

Returned July 10, 2007

Value:

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (10/05) West Stroup, Rochester, NY Doc 1	Filed 09/12/07	Entered 09/12/07 20:12:11	Desc Main
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NONE		-	

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

AMOUNT OF MONEY OR

Payee: Paul M. Bach

Address:

1955 Shermer Road

Suite 150

Northbrook, IL 60062

\$1,500.00 Date of Payment:

Payor: McBride, Georgeanne

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

Form 7 (10/05) West Scorp, 7,716620, NY Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 31 of 42

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NONE

15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

Debtor: Name(s): Three Years

Address: 723 Monroe Street Prior to 10/05

Debtor: Name(s):

Address1515 Johnson Drive,

Buffalo Grove 60089

Debtor:728 Clark Street # 303 Name(s):

Evanston, IL 60201

Address:

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Form 7 (10/05) Weas Foul 7 Raches ONY Doc 1	Filed 09/12/07	Entered 09/12/07 20:12:11	Desc Main
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eedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate al unit that is or was a party to the proceeding, and the docket number.
nue in e e
Dusiness names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in or, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade part-time within six years immediately preceding the commencement of this case.
names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses yned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.
names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses yned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.
to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
l and spouse]
we read the appayant contained in the foregoing statement of financial affairs and
eve read the answers contained in the foregoing statement of financial affairs and true and correct.
Signature /s/ Georgeanne S McBride
Signature /s/ Georgeanne S McBride of Debtor
Signature
of Joint Debtor (if any)

FORM B8 (10/05) We Case, Rother B6,00 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 33 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Inre Georgeanne S McBride				se No. apter 7		
			Debtor			
CHAPTER 7 IND	IVIDUAL DEBTOR	'S STATEME	ENT OF II	NTENTIO	N	
I have filed a schedule of assets and liabilities which	n includes debts secured by p	roperty of the estate				
☐ I have filed a schedule of executory contracts and to	unexpired leases which include	es personal property	subject to an i	unexpired lease).	
☑ I intend to do the following with respect to the proper	rty of the estate which secure:	s those debts or is s	ubject to a leas	se:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2004 Honda Civic Hybrid	Captial One Fina	ance	X			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of I	Debtor(s)				
Date: <u>8/3/2007</u>	Debtor: /s/ Georgea	nne S McBri	de			
Date:	Joint Debtor:					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re	Georgeanne S McBri	ride		Case No. Chapter 7	
			/ Debtor		
	Attorney for Debtor: Paul	M. Bach			

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in b) Prior to the filing of this statement, debtor(s) have paid \$
- 299.00 of the filing fee in this case has been paid. 3. \$
- The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 8/3/2007 Respectfully submitted,

> X/s/ Paul M. Bach Attorney for Petitioner: Paul M. Bach Bach Law Offices 1955 Shermer Road Suite 150

Northbrook IL 60062

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

-	Chapter 7
	/ Debtor
Attorney for Debtor: Paul M. Bach	
VERIFIC	ATION OF CREDITOR MATRIX
The above named Debtor(s) her	reby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
e: 8/3/2007	/s/ Georgeanne S McBride

Debtor

In re Georgeanne S McBride

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Document Page 36 of 42

NOTICE TO CONSUMER DEBTORS ON INFORMATION REQUIRED IN BANKRUPTCY CASES (Pursuant to 11 U.S.C. 527(a)(2))

The bankruptcy code requires you to provide complete and accurate information about your debts, property and financial affairs. We take this requirement very seriously. We want you to understand these requirements clearly.

- (A) All information that you are required to provide with a bankruptcy petition and thereafter during your bankruptcy case is required to be complete, accurate and truthful.
- (B) In the documents you have me file with the court to commence your bankruptcy case and thereafter, you must completely and accurately disclose all your assets and all of your liabilities. You must provide the replacement value without deducting the costs of sale or marketing as of the date you file of each item of personal property (property other than real estate) that is subject to a lien or security interest. You must make a reasonable inquiry to establish this value. If you acquired the property primarily for personal, family or household purposes, "replacement value" means the price a retail merchant would charge for an item of that kind given the age and condition of the item at the time you file.
- (C) You must accurately provide after reasonable inquiry, your current monthly income, the amounts specified in 11 U.S.C. § 707(b)(2) and in a case under Chapter 13, disposable income (determined in accordance with § 707 (b)(2)).
- (D) Information you provide during your case may be audited pursuant to the Bankruptcy Code. Failure to provide accurate information may result in dismissal of your case or other sanction including a criminal sanction.

Last 4 Digits of Social Security Number

I have received a copy of this notice			
Signature of Assisted Person	Date	Address	
Printed Name of Assisted Person	_	City, State, Zip	
	<u></u>		

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PERPARER (Pursuant to 11 U.S.C. § 527(b))

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPAREER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankrutpcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a "trustee" and by creditors.

If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a Chapter 13 case in which you repay your creditors what you can afford over three (3) to five (5) years, you may also want help with preparing your Chapter 13 plan and with the confirmation hearing on your plan, which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

I have received a copy of this notice			
Signature of Assisted Person	Date	Address	
Printed Name of Assisted Person		City, State, Zip	
Last 4 Digits of Social Security Number	– er		

NOTICE TO ASSISTED PERSON ON HOW TO PROVIDE ALL THE INFORMATION REQUIRED UNDER THE BANKRUPTCY CODE PURSUANT TO 11 U.S.C. § 521 (Pursuant to 11 U.S.C. § 527(c))

A. Assets and Income.

1. Valuation:

Examples of how to value assets at replacement value include:

a. Vehicles

- Nadaguides.com retail value.
- Written replacement value from a dealer or insurance agent.
- Newspaper advertisements.
- Tax records (online or request copy from tax assessor)

b. Real Estate

- Obtain a realtor to provide you with a written value.
- Obtain the recent appraisal of your home. If you purchased your home recently, your lender may have a copy.
- Check the MLS listings.
- Use your best estimate based upon your purchase price.
- Improvements, amount you would accept to sell your home.
- Online tax records or request copy from tax assessor.

c. Personal property

- Think of what you would pay to replace the item with an exact match.
- Online tax records or request copy from tax assessor.
- Insurance policies may contain replacement value.

2. Current monthly income

- a. Means the average monthly income from all sources that the debtor receives (or in a joint case the debtor and the debtor's spouse receive) without regard to whether such income is taxable income, derived during the six-month period ending on:
 - (i) the last day of the calendar month immediately preceding the date of the commencement of the case if the debtor files the schedule of current income required by § 521(a)(1)(B)(ii); or

Case 07-16620	Doc 1	Filed 09/12/07	Entered 09/12/07 20:12:11	Desc Main
		Document	Page 40 of 42	

- (ii) the date on which current income is determined by the court for purposes of this title if the debtor does not file the schedule of current income required by § 521(a)(1)(B)(ii); and
- (iii) includes any amount paid by any entity other than the debtor (or in a joint case the debtor and the debtor's spouse), on a regular basis for the household expenses of the debtor or the debtor's dependents (and in a joint case the debtor's spouse if not otherwise a dependent), but excludes benefits received under the Social Security Act, payments to victims of international terrorism (as defined in § 2331 of title 18) on account of their status as victims of such terrorism.
- b. Provide a copy of your last six-month's income.
- c. Provide proof of alimony or child support.
- d. Provide proof of other financial assistance.
- e. Provide all information correctly and completely as requested on your Debtor Questionnaire and answer our follow up questions completely, accurately and timely.
- 3. Complete lists of creditors

Provide copies of the previous two pieces of correspondence you have received from each creditor.

4. Exempt property

We will attempt to determine the extent of your available exemptions.

I have received a copy of this notice			
Signature of Assisted Person	Date	Address	
Printed Name of Assisted Person		City, State, Zip	
Last 4 Digits of Social Security Number	– er		

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

Case 07-16620 Doc 1 Filed 09/12/07 Entered 09/12/07 20:12:11 Desc Main Page 42 of 42

or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice	required by § 342(b) of the Bankruptcy C	ode
Printed name and title, if any, of Bankruptcy Petition Preparer	Date	
Address:		
X		
Signature of Attorney		
Certificate I (We), the debtor(s), affirm that I (we) have received and	te of the Debtor	
1 (we), the debtot(s), affirm that I (we) have received and	X	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date